



Order Filed on January 27, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

817715  
PHELAN HALLINAN DIAMOND & JONES, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500  
Attorneys for Secured Creditor: CALIBER HOME  
LOANS, INC.

In Re:

EDERNE OLISTIN

Case No: 18-31978 - MBK

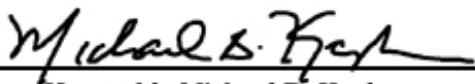
Hearing Date: 12/03/2019

Judge: MICHAEL B KAPLAN

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The order set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: January 27, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**NJID 817715**

PHELAN HALLINAN DIAMOND & JONES, PC

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103

856-813-5500

Attorneys for CALIBER HOME LOANS, INC.

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE:

EDERNE OLISTIN

CASE NO. 18-31978 - MBK

CHAPTER 13

Debtor

ORDER RESOLVING  
OBJECTION TO CONFIRMATION

HEARING DATE: 05/08/2019

This Order pertains to the property located at 27 KENNEDY STREET, ISELIN, NJ 08830, mortgage account ending with "1555";

THIS MATTER having been brought before the Court by, Donald C. Goins, Esquire attorney for debtor, EDERNE OLISTIN upon the filing of a Chapter 13 Plan, CALIBER HOME LOANS, INC. by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; substance and entry of the within Order; and for other and good cause shown:

IT IS on the \_\_\_\_\_ day of \_\_\_\_\_, 2020, ORDERED as follows:

1. CALIBER HOME LOANS, INC. has filed a valid, secured Proof of Claim in the amount of **\$34,864.25** (claim no. 4).
2. The Trustee shall continue to pay the secured arrearage claim of CALIBER HOME LOANS, INC. in the amount of **\$34,864.25** (claim no. 4). Should the Debtor qualify for a loan modification, the loan modification must be approved no later than **April 30, 2020 or as extended by the Court**.
3. If Loan Modification is approved, CALIBER HOME LOANS, INC. shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
4. If a loan modification is not approved by **April 30, 2020, or as extended by the Court**, the Debtor shall do one of the following: 1) file a Modified Plan to cure the arrearage claim of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; or 3) a Notice to Convert to Chapter 7; or 4) a Notice to Dismiss Case.

5. Debtor acknowledges that regular post-petition payments must be made to Secured Creditor pursuant to the Court's Loss Mitigation Order.

6. This Order does not replace the rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.

7. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ederne Olistin  
DebtorCase No. 18-31978-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db +Ederne Olistin, 27 Kennedy Street, Iselin, NJ 08830-1724

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Donald C. Goins on behalf of Debtor Ederne Olistin dcgoins1@gmail.com,  
 G25787@notify.cincompass.com  
 Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
 rsolarz@kmlawgroup.com  
 Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
 Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10